accordance with 37 CFR 1.121(c)(1)(ii), amended claims 1, 4 and 22 are set forth in a marked up version in the pages attached to this amendment.:

1. An electronic monetary system including a network, electronic note generation means connected to said network, contract means connected to said network, and one or more electronic note using means,

at least one of said electronic note using means including electronic note request means for receiving authorization information representing a generation request for an electronic note or an electronic representation of money and presenting said authorization information to said electronic note generation means via said network to request generation of an electronic note of a predetermined amount,

said electronic note generation means including means for accepting presentation of said authorization information and a request for generation of said electronic note from said electronic note using means, determining if said authorization information represents a generation request for said electronic note of an about equal to or greater than said predetermined amount, and, when determining that such representation is true, generating and supplying said electronic note of said predetermined amount to said electronic note using means,

at least one of said electronic note using means including contract applying means for receiving and saving said electronic note of said predetermined amount, presenting said electronic note to said contract means to apply for closing of a contract for supply of a commodity,

said contract means including:

contract accepting means for detecting presentation of said electronic note and an application for closing of said contract from said electronic note using means and receiving an electronic note which belongs to said presented electronic note and has an amount equivalent to a price of said commodity;

means for calculating an excess amount which is a total amount of said electronic note received from said electronic note using means that exceeds said price of said commodity, and

means for supplying information indicative of said excess amount and said electronic note of an amount exceeding said excess amount to said electronic note generation means

said electronic note generation means including means for invalidating said electronic note of an amount exceeding said excess amount, generating a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between said amount of said invalidated electronic note and said excess amount, and supplying said first electronic note and said second electronic note to said contract means, and

said contract means further including means for receiving said first and second electronic notes and supplying said second electronic note to said electronic note using means.

4. An electronic monetary system, including a network, electronic note generation means connected to said network, contract means connected to said network, and one or more electronic note using means,

at least one of said electronic note using means including electronic note request means for receiving authorization information representing a generation request for an electronic note or an electronic representation of money and presenting said authorization information to said electronic note generation means via said network to request generation of an electronic note of a predetermined amount,

said electronic note generation means including means for accepting presentation of said authorization information and a request for generation of said electronic note from said electronic note using means, determining if said authorization information represents a generation request for said electronic note of an about equal to or greater than said predetermined amount, and, when determining that such representation is true, generating and supplying said electronic note of said predetermined amount to said electronic note using means,

at least one of said electronic note using means including contract applying means for receiving and saving said electronic note of said predetermined amount, presenting

said electronic note to said contract means to apply for closing of a contract for supply of a commodity,

said contract means including contract accepting means for detecting presenting of said electronic note and an application for closing of said contract from said electronic note using means and receiving an electronic note which belongs to said presented electronic note and has an amount equivalent to a price of said commodity,

said electronic note using means having means for supplying said electronic note together with separation information representing a plurality of amounts whose total is substantially equal to the amount of said electronic note, to said electronic note generation means,

at least one of said electronic note generation means and said contract means having means for invalidating said electronic note supplied together with said separation information, and generating and supplying a plurality of electronic notes having amounts indicated by said separation information to said electronic note using means.

22. An electronic monetary system comprising an information generation section, a commodity providing section, an information storage section and a network connected to one another,

said information storage section sending an identification code requesting generation of an electronic note comprised of information representing an amount equal to or smaller than a predetermined credit limit, and an application for supply of a commodity to said commodity providing section,

said commodity providing section receiving said application and said identification code and sending said received identification code to said information generation section to request said information generation section to generate said information representing an amount equivalent to a corresponding value of said commodity,

said information generation section determining whether or not to generate said information representing said amount equivalent to said corresponding value based on said received identification code, and generating and supplying said information representing

said amount equivalent to said corresponding value to said commodity providing section when determining to generate said electronic note,

said commodity providing section receiving said information representing said amount equivalent to said corresponding value, determining whether or not to accept said application based on said received application and said information representing said amount equivalent to said corresponding value, and, when determining to accept said application, sending an acknowledgement of acceptance to said information storage section,

said information generation section storing an amount obtained by subtracting said amount equivalent to said corresponding value from said credit limit indicated by said identification code as a new credit limit, when determining to generate said information representing said amount equivalent to said corresponding value.

Please add new claims 28-50 as follows:

#### 28. (New) An electronic note generation device for:

accepting presentation of authorization information representing a generation request for an electronic note or an electronic representation of money and a generation request for said electronic note from an outside device connected via a network, determining if said authorization information represents a generation request for said electronic note of an amount equal to or greater than said predetermined amount, generating and supplying said electronic note of said predetermined amount to said outside device when determining such representation is true; and

when information representing a certain excess amount and said electronic note of an amount exceeding said excess amount are supplied from an outside device connected via a network, invalidating said electronic note of an amount exceeding said excess amount, generating a first electronic note which is substantially equal to said excess amount and a second electronic note which is substantially equal to a difference between an amount of said electronic note invalidated and said excess amount and supplying said first and second electronic notes to said outside device.

29. (New) The electronic note generation device according to claim 28, after determining that said authorization information accepted from said outside device represents a generation request for said electronic note whose amount exceeds said predetermined amount, handling said authorization information as representing a generation request for an electronic note of an amount which is obtained by subtracting said predetermined amount from an amount represented before determination.

- 30. (New) The electronic note generation device according to claim 28, appending said date information indicating a date on which said electronic note was generated, to said electronic note.
- 31. (New) The electronic note generation device according to claim 28, when supplied with first transfer data indicative of an electronic note to be transferred to a recording medium readable by a computer, from an outside device for transferring said electronic note to said recording medium and when supplied with second transfer data indicative of an electronic note obtained by an outside device which has obtained said electronic note that has been transferred to said recording medium, from said outside device, determining if said first and second transfer data represent substantially the same electronic note, and when determining that such representation is true, generating and supplying an electronic note of an amount substantially equal to the amount of said electronic note indicated by said second transfer data, to said outside device which has supplied said second transfer data.
- 32. (New) The electronic note generation device according to claim 28, transferring a generation request form data representing a form to fill in predetermined items including said authorization information and said predetermined amount, to said outside device.
- 33. (New) The electronic note generation device according to claim 28, storing a list of information showing said generated electronic note, when informed of information indicating said electronic note by said outside device, determining if said list contains

information indicating said informed electronic note, and, informing said outside device of a determination result.

#### 34. (New) An electronic note generation device for:

accepting presentation of authorization information representing a generation request for an electronic note or electronic representation of money and a generation request for said electronic note from an outside de vice connected via a network, determining if said authorization information represents a generation request for said electronic note of an amount equal to or higher than said predetermined amount and generating and supplying said electronic note of said predetermined amount to said outside device when determining that such representation is true; and

when supplied with said electronic note together with separation information representing a plurality of amounts whose total is substantially equal to the amount of said electronic note from an outside device connected via a network, invalidating said electronic note supplied together with said separation information, and generating and supplying a plurality of electronic notes having amounts indicated by said separation information to said outside device.

# 35. (New) An electronic note generation device for:

determining whether, or not to generate information representing a predetermined amount based on an identification code which is indicative of a right to request generation of said information representing an amount equal to or smaller than a predetermined credit limit, when supplied with said identification code by an outside device connected via a network to request generation of said information representing said predetermined amount, generating and sending said information representing said predetermined amount to said outside device when determining to generate said information; and

handling an amount obtained by subtracting said predetermined amount from said credit limit represented by said identification code as a new credit limit represented by

said identification code after determining to generate said information representing said predetermined amount.

#### 36. (New) A contract device for:

detecting an application for closing a contract for supply of a commodity when receiving presentation of an electronic note or electronic representation of money and said application from a first outside device connected via a network, receiving an electronic note of an amount equivalent to a price of said commodity out of said presented electronic note;

calculating an excess amount which is caused by the total amount of said electronic note received from said first outside device exceeding said price of said commodity;

supplying information indicative of said excess amount and said electronic note of an amount exceeding said excess amount, to a second outside device connected via said network; and

when supplied with a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between said amount of said electronic note supplied to said second outside device and said excess amount, from said second outside device, receiving said first and second electronic notes to supply said second electronic note to said first outside device.

- 37. (New) The contract device according to claim 36, determining whet her or not said electronic note whose total amount is equivalent to said excess amount has already been retained by itself, and when determining that such an electronic note is held, supplying said electronic note whose total amount is equivalent to said excess amount to said first outside device.
- 38. (New) The contract device according to claim 36, wherein said contract means supplies said commodity to said first outside device.

- 39. (New) The contract device according to claim 36, acquiring said additional information appended to said electronic note and determining whether or not to receive said electronic note based on said additional information.
- 40. (New) The contract device according to claim 36, determining whether or not to receive said electronic note based on said date information which indicates a date on which said electronic note was generated or transferred and is appended to said electronic note.
- 41. (New) The contract device according to claim 36, determining whether or not to receive said electronic note based on corroboration information which indicates that said electronic note was transferred and is appended to said electronic note.

## 42. (New) An electronic monetary system according to claim 41, wherein:

said corroboration information includes transferor information for specifying a transferor of said electronic note and transferee information for specifying a transferee of said electronic note; and

said transferor information includes signature information corroborating that said transferor information has been prepared by said transferor.

### 43. (New) A contract device for detecting an application for:

closing a contract for supply of a commodity when accepting presentation of an electronic note or electronic representation of money and said application from an outside device connected via a network, receiving said electronic note of an amount equivalent to a price of said commodity out of said presented electronic note, and

when supplied with said electronic note together with separation information indicating a plurality of amounts whose total is substantially equal to the amount of said electronic note from said outside device, invalidating said electronic note supplied together with said separation information, generating and supplying a plurality of said electronic notes having amounts indicated by said separation information, to said outside device.

44. (New) An electronic monetary system comprising an electronic note generation server connected to an outside network, a contract server connected to said network, and one or more electronic note using terminals connected to said network, wherein:

at least one of said electronic note using terminals receives authorization information representing a generation request for an electronic note or electronic representation of money and presents said authorization information to said electronic note generation server via said network to request generation of said electronic note of a predetermined amount;

said electronic note generation server accepts presentation of said authorization information and a request for generation of said electronic note from said electronic note using terminal, determines whether or not said authorization information represents a generation request for said electronic note of an amount equal to or higher than said predetermined amount and generates and supplies said electronic note of said predetermined amount to said electronic note using terminal when determining that such representation is true;

at least one of said electronic note using terminals presents said electronic note to said contract server;

said contract server detects presentation of said electronic note from said electronic note using terminal, receives said electronic note having an amount equivalent to a predetermined price out of said presented electronic note, counts an excess amount which is caused by the total amount of said electronic note received from said electronic note using terminal exceeding said predetermined price, and supplies information indicative of said excess amount and said electronic note having an amount exceeding said excess amount to said electronic note generation server;

said electronic note generation server invalidates said electronic note of an amount exceeding said excess amount and generates and supplies a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between an amount of said invalidated electronic note and said excess amount to said contract server; and

said contract server receives said first and second electronic notes and supplies said second electronic note to said electronic note using terminal.

45. (New) An electronic monetary system comprising an electronic note generation server connected to an outside network and one or more electronic note using terminals connected to said network, wherein:

at least one of said electronic note using terminals receives authorization information indicative of a generation request for an electronic note or electronic representation of money, presents said authorization information to said electronic note generation server via said network to request generation of said electronic note of a predetermined amount;

said electronic note generation server accepts presentation of said authorization information and a generation request for said electronic note from said electronic note using terminal, determines whether or not said authorization information represents a generation request for said electronic note of an amount equal to or higher than said predetermined amount, generates and supplies said electronic note of said predetermined amount to said electronic note using terminal when determining that such representation is true;

said electronic note using terminal supplies said electronic note together with separation information representing a plurality of amounts whose total is substantially equal to the amount of said electronic note, to said electronic note generation server; and

said electronic note generation server invalidates said electronic note supplied together with said separation information and generates and supplies a plurality of electronic notes having amounts represented by said separation information, to said electronic note using terminal.

46. (New) A recording medium which is readable by a computer and has stored a program for allowing a computer to function as an electronic note generation device for:

accepting presentation of authorization information representing a generation request for an electronic note or electronic representation of money and a request for generation of said electronic note from an outside device connected via a network,

determining whether or not said authorization information represents a generation request for said electronic note of an amount equal to or higher than said predetermined amount, generating and supplying said electronic note of said predetermined amount to said outside device when determining that such representation is true; and

when supplied with information representing a certain excess amount and said electronic note of an amount exceeding said excess amount from an outside device connected via a network, invalidating said electronic note of an amount exceeding said excess amount, generating and supplying a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between the amount of said invalidated electronic note and said excess amount, to said outside device.

47. (New) A recording medium which is readable by a computer and has stored a program for allowing a computer to function as an electronic note generation device for:

accepting presentation of authorization information representing a generation request for an electronic note or electronic representation of money and a request for generation of said electronic note from an outside device connected via a network, determining whether or not said authorization information represents a generation request for said electronic note of an amount equal to or higher than said predetermined amount, generating and supplying said electronic note of said predetermined amount to said outside device when determining that such representation is true; and

when supplied with said electronic note together with separation information representing a plurality of amounts whose total is substantially equal to the amount of said electronic note from an outside device connected via a network, invalidating said electronic note supplied together with said separation information, generating and supplying a plurality of electronic notes having amounts represented by said separation information, to said outside device.

48. (New) A recording medium which is readable by a computer and has stored a program for allowing a computer to function as an electronic note generation device for:

determining whether or not to generate information representing a predetermined amount based on an identification code which is indicative of a right to request generation of said information representing an amount equal to or smaller than a predetermined credit limit, when supplied with said identification code by an outside device connected via a network to request generation of said information representing said predetermined amount, generating and sending said information representing said predetermined amount to said outside device when determining to generate said information; and

handling an amount obtained by subtracting said predetermined amount from said credit limit represented by said identification code as a new credit limit represented by said identification code after determining to generate said information representing said predetermined amount.

49. (New) A recording medium which is readable by a computer and has stored a program for allowing a computer to function as a contract device for:

detecting an application for closing a contract for supply of a commodity when accepting presentation of an electronic note or electronic representation of money and said application from a first outside device connected via a network and receiving said electronic note of an amount equivalent to the price of said commodity out of said presented electronic note;

calculating an excess amount caused by the total amount of said electronic note received from said first outside device exceeding the price of said commodity;

supplying information indicative of said excess amount and said electronic note of an amount exceeding said excess amount to a second outside device connected via said network; and

when supplied with a first electronic note of an amount substantially equal to said excess amount and a second electronic note of an amount substantially equal to a difference between an amount of said electronic note supplied to said second outside device and said excess amount, from said second outside device, receiving said first and second electronic notes and supplying said second electronic note to said first outside device.